

**Information to identify the case:**

Debtor 1	<b>Christine M. DeMaio</b>	Social Security number or ITIN	<b>xxx-xx-1968</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-24369-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christine M. DeMaio  
aka Christine M. Celani-Demaio

3/28/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christine M. DeMaio  
 Debtor

Case No. 17-24369-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db #+Christine M. DeMaio, 1303 Crest Lane, Oakdale, PA 15071-1749  
 14720775 +FMA Alliance LTD, 11811 North Freeway, Suite 900, Houston, TX 77060-3292  
 14720779 +Quality Emergency Medical Services, PO Box 18210, Pittsburgh, PA 15236-0210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 02:04:34 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14720772 +E-mail/Text: mtamsett@adminrecovery.com Mar 29 2018 02:05:09 Admin Recovery,  
 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
 14720773 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Victorias Secret, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14720774 EDI: DISCOVER.COM Mar 29 2018 05:49:00 Discover, P.O. Box 3025,  
 New Albany, OH 43054-3025  
 14720776 +EDI: TSYS2.COM Mar 29 2018 05:49:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14720777 +EDI: MERRICKBANK.COM Mar 29 2018 05:48:00 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 14720778 +E-mail/Text: bnc@nordstrom.com Mar 29 2018 02:04:08 Nordstrom Bank, PO Box 13589,  
 Scottsdale, AZ 85267-3589  
 14721609 +EDI: PRA.COM Mar 29 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14720780 +EDI: RMSC.COM Mar 29 2018 05:50:00 QVC, P.O. Box 971402, El Paso, TX 79997-1402  
 14720781 +E-mail/Text: correspondence@revsolve.com Mar 29 2018 02:05:36 RevSolve, Inc.,  
 1395 North Hayden Road, Scottsdale, AZ 85257-3769  
 14720782 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synch/Care Credit, PO Box 965005,  
 Orlando, FL 32896-5005  
 14720783 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synch/JC Penneys, PO Box 965005,  
 Orlando, FL 32896-5005  
 14720785 EDI: TFSR.COM Mar 29 2018 05:48:00 Toyota Financial Services, P.O. Box 2958,  
 Torrance, CA 90509  
 14720786 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 29 2018 02:05:16 UPMC, Distribution Room #386,  
 2 Hotel Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Motor Credit Corporation  
 14720784 TJX  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Shawn N. Wright on behalf of Debtor Christine M. DeMaio shawn@shawnwrightlaw.com,  
 wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com/audrey@shawnwrightlaw.co  
 m

District/off: 0315-2

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4